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PTO/SB/28 (10-00)

Approved for use through 10/31/2002. OMB 0651-0031

Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

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TERMINAL DISCLAIMER TO OBVIATE A DOUBLE PATENTING
REJECTION OVER A PRIOR PATENT

Docket Number (Optional)

1134-009B

3-29-02

In re Application of: Gordon Cotter CunninghamApplication No.: 09/323,715Filed: June 1, 1999For: REAL-TIME FINANCIAL CARD APPLICATION SYSTEMCOPY OF PAPERS
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The owner*, Block Financial Corporation

of 100 percent interest in the instant application hereby disclaims except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term defined in 35 U.S.C. 154 to 156 and 173, as presently shortened by any terminal disclaimer, of prior Patent No. 6,014,645.

The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, the owner does not disclaim the terminal part of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. 154 to 156 and 173 of the prior patent, as presently shortened by any terminal disclaimer, in the event that it later expires for failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321, has all claims canceled by a reexamination certificate, is reissued, or is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

Check either box 1 or 2 below, if appropriate.

1. For submissions on behalf of an organization (e.g., corporation, partnership, university, government agency, etc.), the undersigned is empowered to act on behalf of the organization.

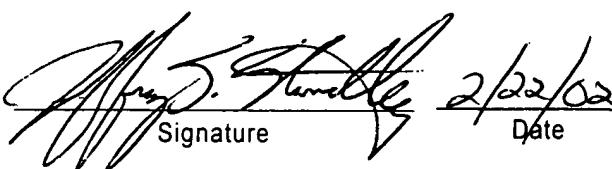
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

2. The undersigned is an attorney of record.

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2/22/02

Signature

Date

Jeffrey S. Standley

Typed or printed name

Terminal disclaimer fee under 37 CFR 1.20(d) included.

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*Statement under 37 CFR 3.73(b) is required if terminal disclaimer is signed by the assignee (owner).

Form PTO/SB/96 may be used for making this statement. See MPEP § 324.

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PTO/SB/17 (11-00)

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FEE TRANSMITTAL
for FY 2000

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT (\$ 110.00)

Complete if Known

Application Number	09/323,715
Filing Date	June 1, 1999
First Named Inventor	Cunningham
Examiner Name	P. Kanof
Group Art Unit	2164
Attorney Docket No.	BLO1134-009B

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METHOD OF PAYMENT (check one)

1. The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number	19-4076
Deposit Account Name	

Charge Any Additional Fee Required
Under 37 CFR 1.16 and 1.17

Applicant claims small entity status.
See 37 CFR 1.27

2. Payment Enclosed:

Check Credit card Money Order Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity

Small Entity

Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description	Fee Paid
101	710	201	355	Utility filing fee	
106	320	206	160	Design filing fee	
107	490	207	245	Plant filing fee	
108	710	208	355	Reissue filing fee	
114	150	214	75	Provisional filing fee	

SUBTOTAL (1) (\$ 0.00)

2. EXTRA CLAIM FEES

		Extra Claims	Fee from below	Fee Paid
Total Claims		-20 ** =	x	=
Independent Claims		-3 ** =	x	=
Multiple Dependent				=

** or number previously paid, if greater; For Reissues, see below

Large Entity

Small Entity

Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description
103	18	203	9	Claims in excess of 20
102	80	202	40	Independent claims in excess of 3
104	270	204	135	Multiple dependent claims, if not paid
109	80	209	40	** Reissue independent claims over original patent
110	18	210	9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$ 0.00)

3. ADDITIONAL FEES

Large Entity	Small Entity	Fee Code	Fee (\$)	Fee Description	Fee Paid
		105	130	205	65 Surcharge - late filing fee or oath
		127	50	227	25 Surcharge - late provisional filing fee or cover sheet
		139	130	139	130 Non-English specification
		147	2520	147	2520 For filing a request for ex parte reexamination
		112	920*	112	920* Requesting publication of SIR prior to Examiner Action
		113	1840*	113	1840* Requesting publication of SIR after Examiner Action
		115	110	215	55 Extension for reply within first month
		116	390	216	195 Extension for reply within second month
		117	890	217	445 Extension for reply within third month
		118	1390	218	695 Extension for reply within fourth month
		128	1890	228	945 Extension for reply within fifth month
		119	310	219	155 Notice of Appeal
		120	310	220	155 Filing a brief in support of an appeal
		121	270	221	135 Request for oral hearing
		138	1510	138	1510 Petition to institute a public use proceeding
		140	110	240	55 Petition to revive - unavoidable
		141	1240	241	620 Petition to revive - unintentional
		142	1240	242	620 Utility issue fee (or reissue)
		143	440	243	220 Design issue fee
		144	600	244	300 Plant issue fee
		122	130	122	130 Petitions to the Commissioner
		123	50	123	50 Petitions related to provisional applications
		126	180	126	180 Submission of Information Disclosure Stmt.
		581	40	581	40 Recording each patent assignment per property (times number of properties)
		146	710	246	355 Filing a submission after final rejection (37 CFR Section 1.129(a))
		149	710	249	355 For each additional invention to be examined (37 CFR Section 1.129(b))
		179	710	279	355 Request for Continued Examination (RCE)
		169	900	169	900 Request for expedited examination of a design application

Other fee (specify): Terminal Disclaimer

110.00

* Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$ 110.00)

SUBMITTED BY

Complete if applicable

Name (Print/Type) Jeffrey S. Standley

Registration No. Attorney/Agent) 34,021

Telephone 614-792-5555

Signature

Date February 22, 2002

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